



GROUP BASIC LIFE INSURANCE

Group Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's covered death.

The cost of this insurance is paid by the City of Los Angeles.

Eligibility	
Definition of a Member	<p>You are a member if you are (a) an active civilian employee of the City of Los Angeles regularly working at least 40 hours each pay period, or (b) an active half-time civilian employee of the City of Los Angeles regularly working at least 20 hours each pay period, and (c) one of the following:</p> <ul style="list-style-type: none"> A contributing member of the City Employees' Retirement System, and not represented by an employee representation unit; or Eligible for membership in one of the employee representation units for which an employer-sponsored term life insurance plan has been negotiated in a Memorandum Of Understanding (MOU); or An active elected official or member of the Board of Public Works of the City of Los Angeles. <p>You are not a member if you are:</p> <ul style="list-style-type: none"> An employee classified by the Employer as a fire or police sworn employee who is not a LACERS member, other than a fire or police chief who is eligible under Class 3; An employee of the Department of Water and Power; A part-time, intermittent, temporary or seasonal employee, or employee in a similar position; or A full-time member of the armed forces of any country.
Class Definition	<p>Class 1 All full-time employees (regardless of representation by an employee representation unit), elected officials, and members of the Board of Public Works; and all regular half-time employees hired on or before July 24, 1989 (regardless of representation by an employee representation unit).</p> <p>Class 2 All regular half-time employees hired after July 24, 1989 (regardless of representation by an employee representation unit).</p> <p>Class 3 All full-time employees represented by an employee representation (collective bargaining) unit for which an Employer-sponsored term life insurance plan has been negotiated in a Memorandum Of Understanding (MOU) 00, 29, 31 or 32, General Managers, and non-represented Assistant General Managers.</p>

Eligibility Continued

Eligibility Waiting Period

If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the date you become a member.

Benefits

Basic Life Coverage Amount

Your Basic Life coverage amount is:

Class 1 \$10,000

Class 2 \$5,000

Class 3

General Managers appointed on or after July 1, 2014: \$10,000

All other members: 1 times your annual earnings, rounded to the next higher multiple of \$1,000 if not already a multiple of \$1,000, plus \$10,000. The maximum amount is \$750,000.

Acceptable evidence of good health may be required to become insured for the amount of coverage in excess of \$500,000.

Age Reductions

Basic Life insurance coverage amounts reduce by:

Class 1 and Class 2 35 percent at age 65 and by 65 percent at age 70.

Class 3

General Managers appointed on or after July 1, 2014: 35 percent at age 65 and by 65 percent at age 70.

All other members: The 1 times your annual earnings Basic Life insurance benefit will reduce by 50 percent at age 70. The additional \$10,000 Basic Life insurance benefit will reduce by 35 percent at age 65 and by 65 percent at age 70.

Other Basic Life Features and Services

- Accelerated Benefit
- Life Services Toolkit
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance

This information is only a brief description of the group Basic Life insurance policy sponsored by the City of Los Angeles. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and the City of Los Angeles may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.

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